

Ref. No.: UTI/AMC/CS/SE/2025-26/0596

Date: 18th October, 2025

National Stock Exchange of India Limited

Exchange Plaza Plot No. C/1

G Block Bandra – Kurla Complex

Bandra East Mumbai – 400 051.

Scrip Symbol: UTIAMC

BSE Limited

Phiroze Jeejeebhoy Towers

Dalal Street

Mumbai – 400 001.

Scrip Code / Symbol: 543238 / UTIAMC

Sub: Investor presentation and press release on financial results of the Company for the quarter and half year ended 30th September, 2025

Dear Sir / Madam,

With reference to our letter no. UTI/AMC/CS/SE/2025-26/0594 dated 18th October, 2025 and pursuant to Regulation 30 read with Schedule III Part A Para A of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the SEBI Listing Regulations), we are forwarding herewith the investor presentation and a copy of press release on financial results of the Company for the quarter and half year ended 30th September, 2025.

The same is also available on the Company's website at www.utimf.com in compliance with Regulation 46 of the SEBI Listing Regulations.

Thanking you,

For UTI Asset Management Company Limited

Arvind Patkar

Company Secretary and Compliance Officer

Membership No.: ACS21577

Encl.: As Above



UTI Asset Management Company Limited

**Investor Presentation
Q2 & H1 FY2025-26**



Pioneer in India

- Oldest Mutual Fund in India & a trusted household brand
- First to launch Equity Mutual Fund Mastershare (now UTI Largecap Fund), Children's Plan



₹ 22.42 lakh crore in AUM*

- Focused solely on Investment Management and related services
- Presence across various business segments like Mutual Funds, Alternate Investment Funds, Pension Business and Portfolio Management Services



698 Districts covered across India

- Well spread presence through DAs, MFDs, Banks, National Distributors and Fin-techs
- Partnering with ~75000 MFDs
- Strong Penetration in B30 cities with high share



Presence across 30+ Countries

- International presence through UTI International
- Offices in Singapore, London, Dubai, New York & Paris



Strong Governance practices

- Professionally managed listed Company with no identifiable promoters
- Strong independent Board with 4 out of 7 members independent
- Women Directors present on the Boards of UTI AMC and UTI Pension Fund



Performance Highlights

Business Highlights



Total Group AUM*
₹ 22,41,837 cr
11.18% YoY, 2.22% QoQ

Industry MF QAAUM
₹ 77,14,471 cr
16.49% YoY, 6.94% QoQ

UTI MF QAAUM
₹ 3,78,413 cr
10.47% YoY, 4.86% QoQ

Flows, Folios & Market share



Market Share
Total MF QAAUM
4.91%

Passive AUM
13.15%

NPS AUM
24.62%

Gross Sales@
₹ 2,41,730 cr

Live Folios 1.36 cr

Consolidated H1FY26 Financial Performance



Total Revenue
(10%) YoY

Core Revenue#
8% YoY

EBITDA
(26%) YoY

Core EBITDA[†]
(6%) YoY

PAT
(29%) YoY

Core PAT[†]
(8%) YoY

Company Presence



877[^] **Core Sales Team**

255 **UTI Financial Centres**
(205 in B30 cities)

~75,000

Distributors

81 **District Associates**

Offshore Locations
Singapore, London, Paris,
Dubai, New York

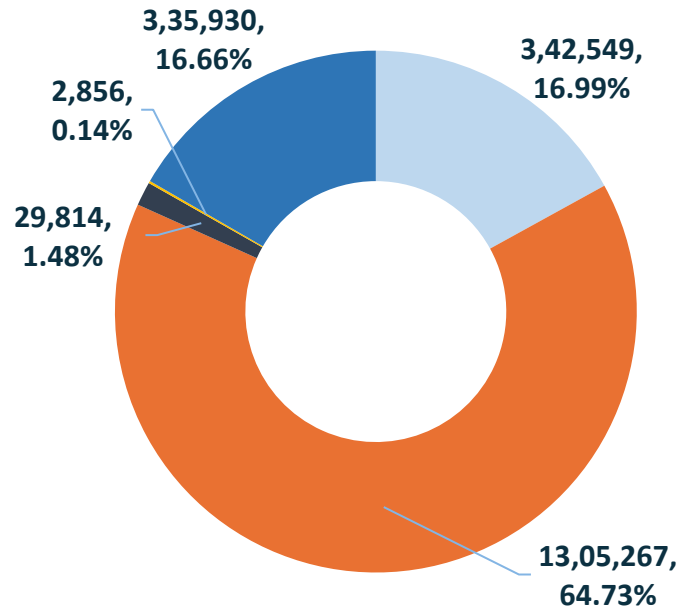
* Total AUM includes QAAUM for UTI MF for Q2 FY25-26 and Closing AUM for all other businesses as of 30th September 2025.

Core Revenue is Revenue from Sale of Services; [†]Core EBITDA and Core PAT exclude M2M gain, Income from Sale of Investment and Other Non-Operating Income.

@For the quarter; [^]including subsidiaries.

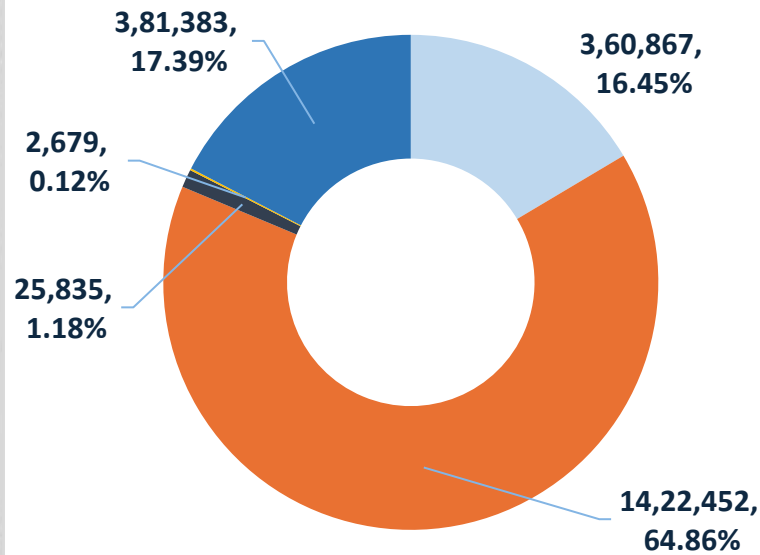
Group AUM Increased by 11.18% YoY

September 2024



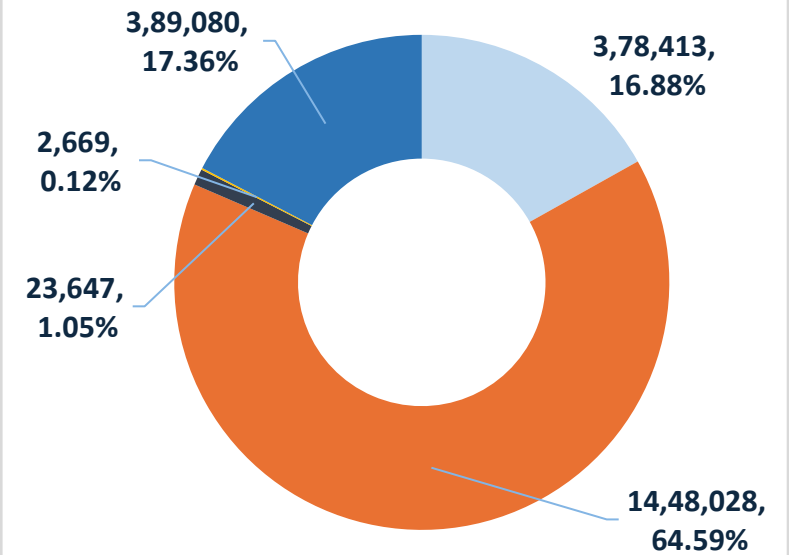
Total
₹ 20,16,416 crore

June 2025



Total
₹ 21,93,215 crore

September 2025

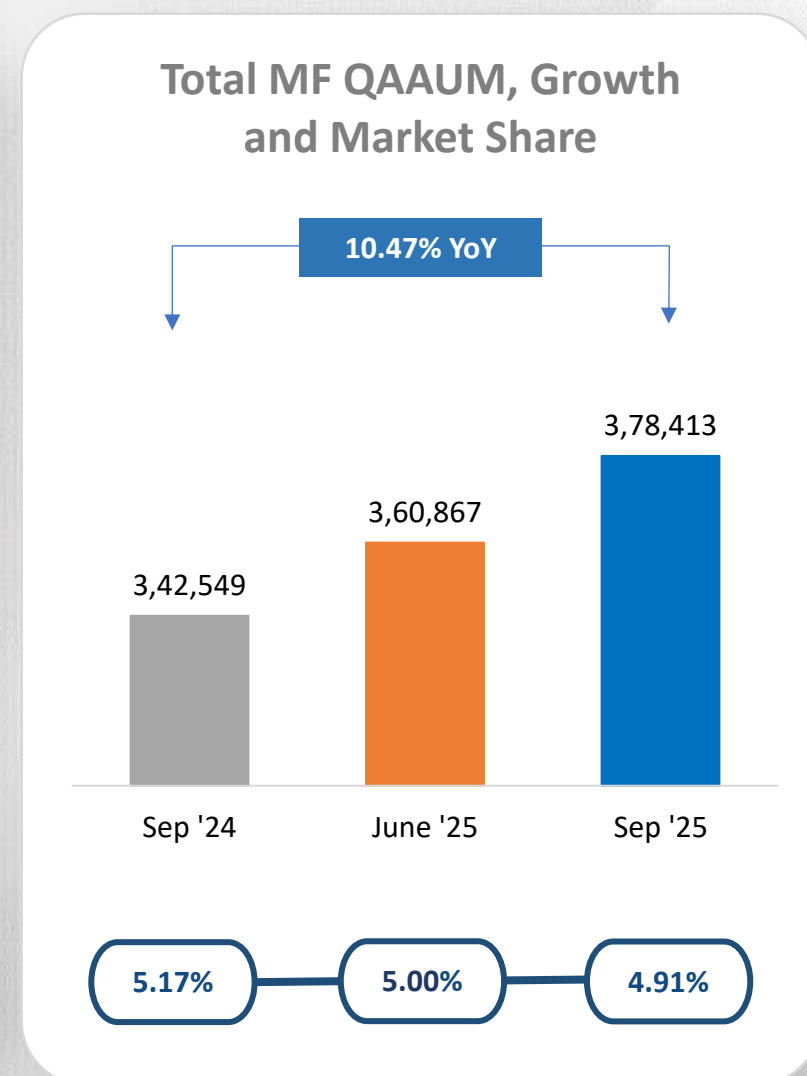


Total
₹ 22,41,837 crore

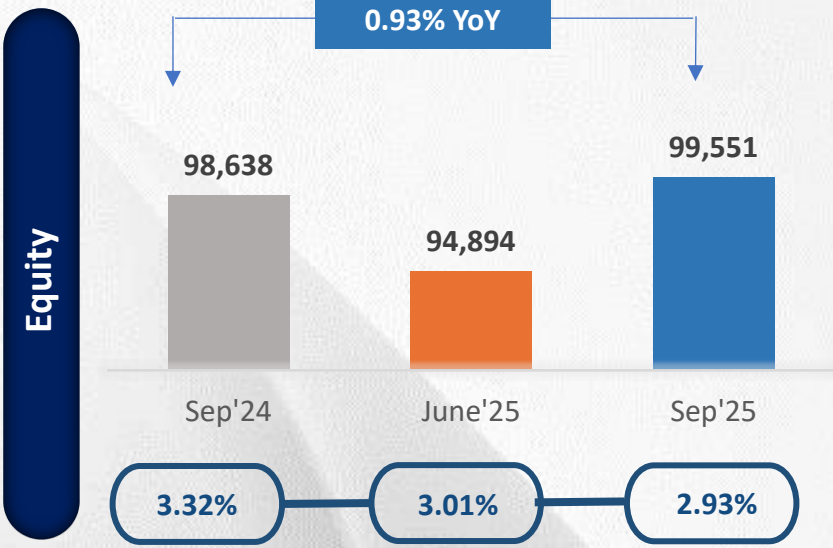
UTI MF PMS UTI International UTI Alternatives UTI PFL

Witnessed 10.47% YoY Growth in QAAUM

	Domestic MF Closing AUM (₹ cr)	Domestic MF QAAUM (₹ cr)
Equity	98,398	99,551
Hybrid	33,574	33,651
ETFs & Index	1,63,425	1,62,443
Cash & Arbitrage	37,671	42,721
Income	36,629	40,047
Total	3,69,697	3,78,413

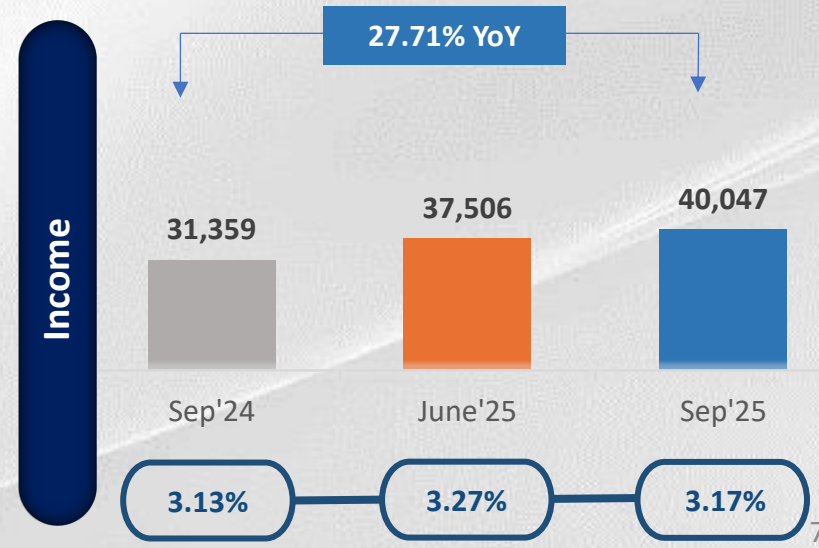
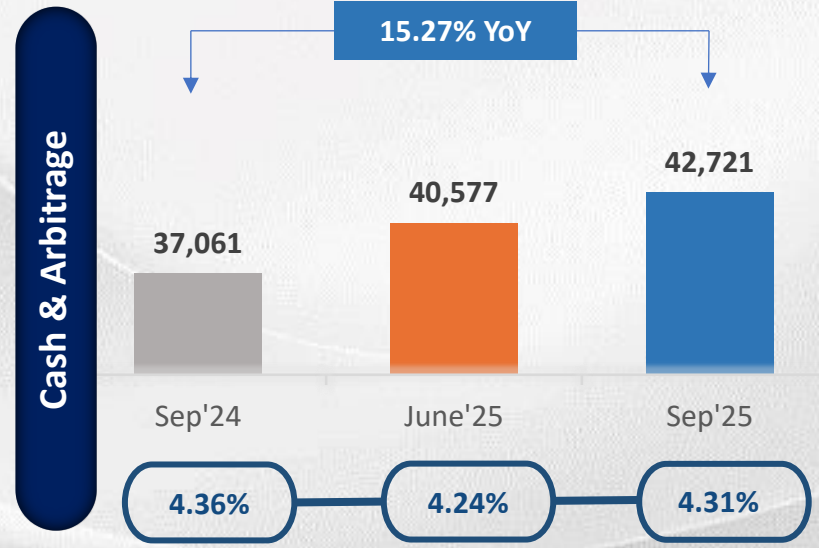
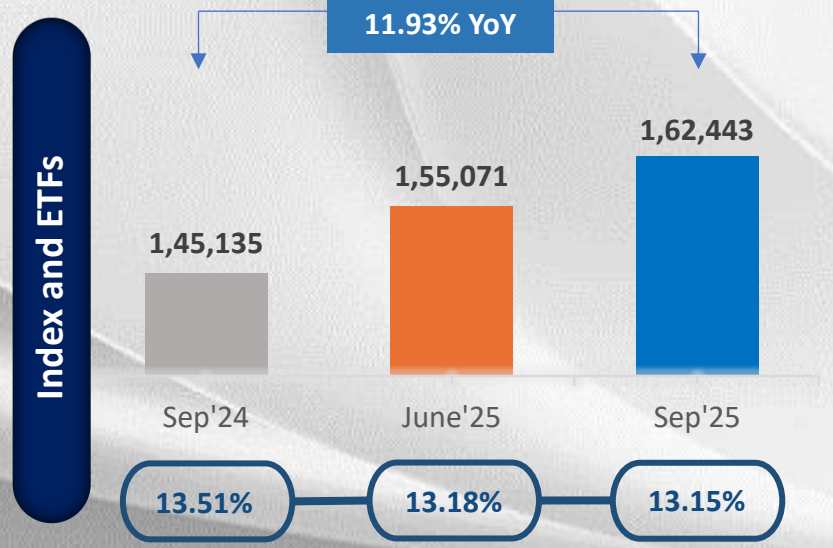
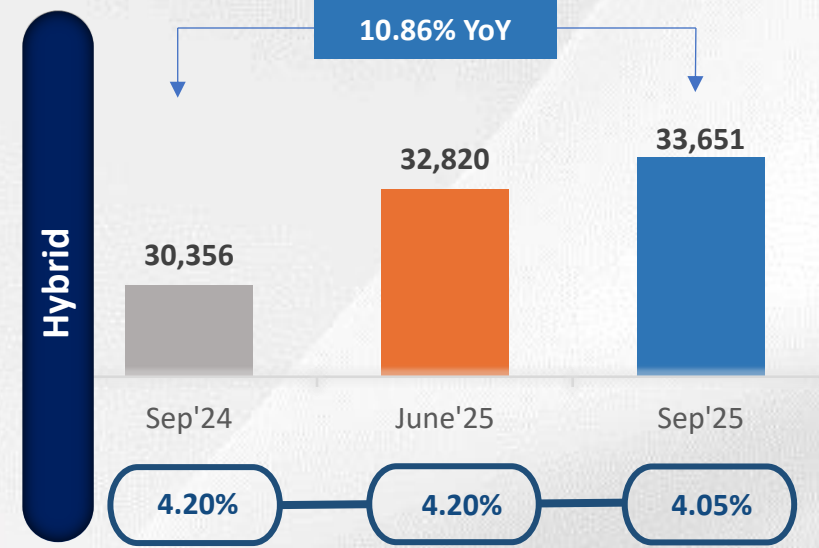


Category Wise QAAUM; Passive demonstrates 11.93% YoY growth

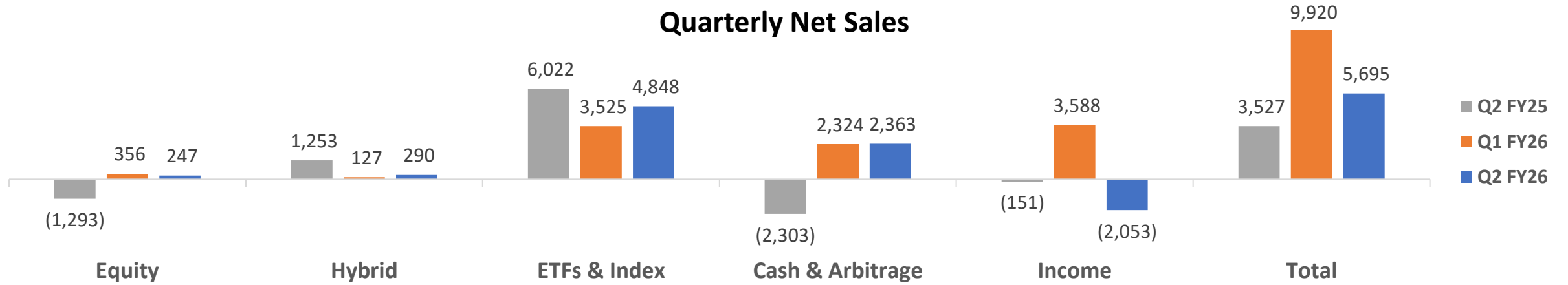


Category wise QAAUM, Growth and Market Share

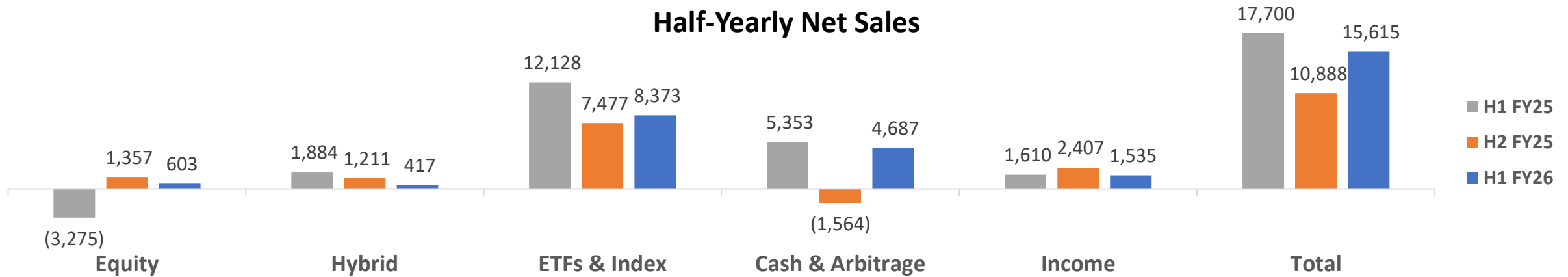
All categories witnessed growth in performance on YoY basis



Quarterly Net Sales

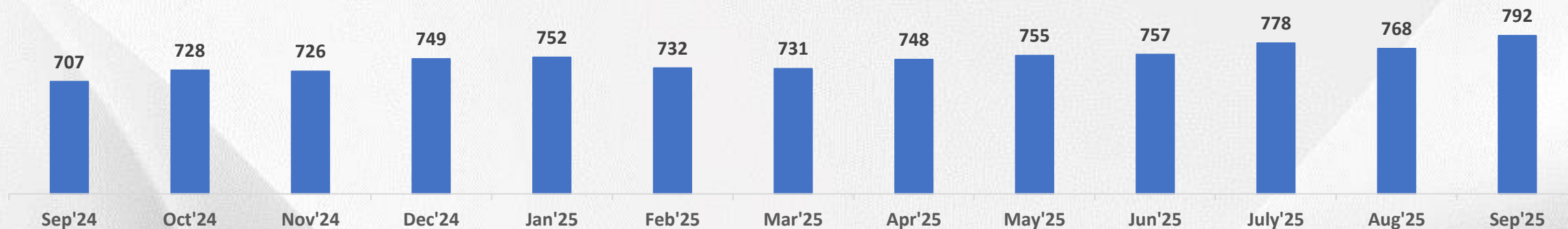


Half-Yearly Net Sales



SIP to remain the Cornerstone for AUM Performance

Monthly Gross SIP Inflow (₹ crore)



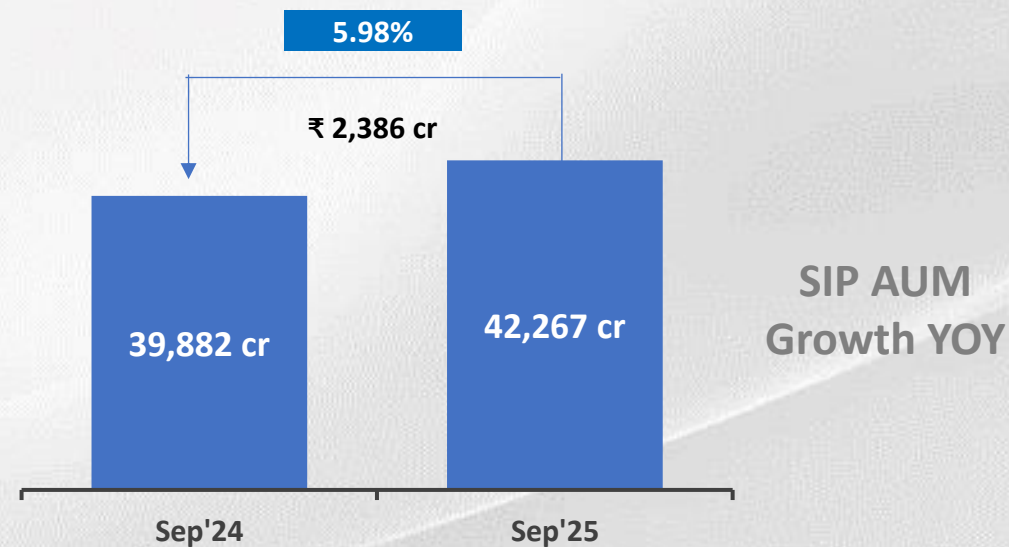
Long Tenure SIP Book⁽¹⁾

More than
10 Years

92%

More than
5 Years

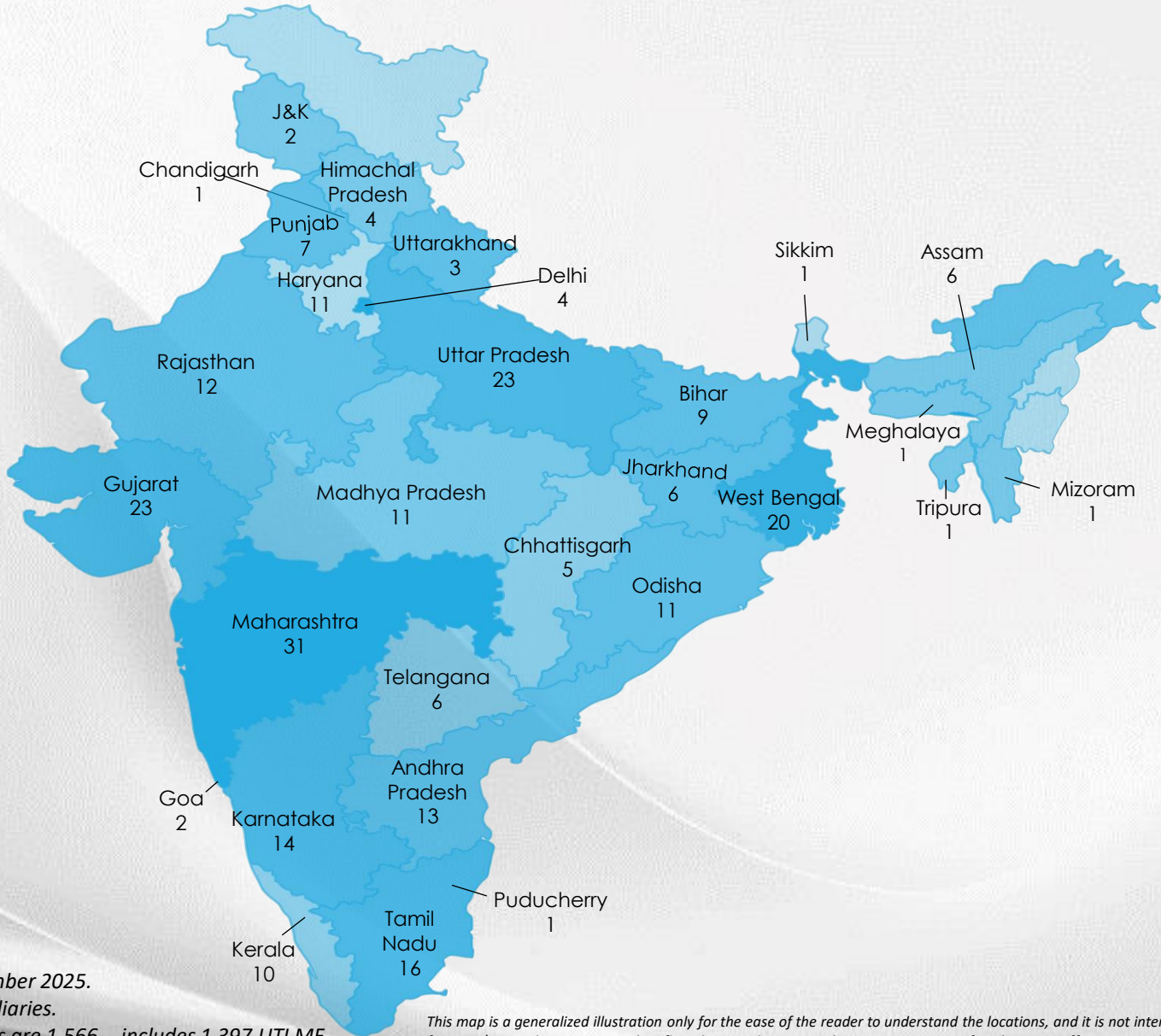
97%



Source: RTA Data. (1) As of 30th September 2025.

(2) SIP folios with four consecutive SIP failure have been excluded.

UTI AMC – Strong Geographical Presence



255

UTI Financial Centers (UFCs)



1,566

UTI AMC Employees*



877[^]

Core Sales Team Members



~75,000

Mutual Fund Distributors (MFDs)



81

District Associates (DAs)



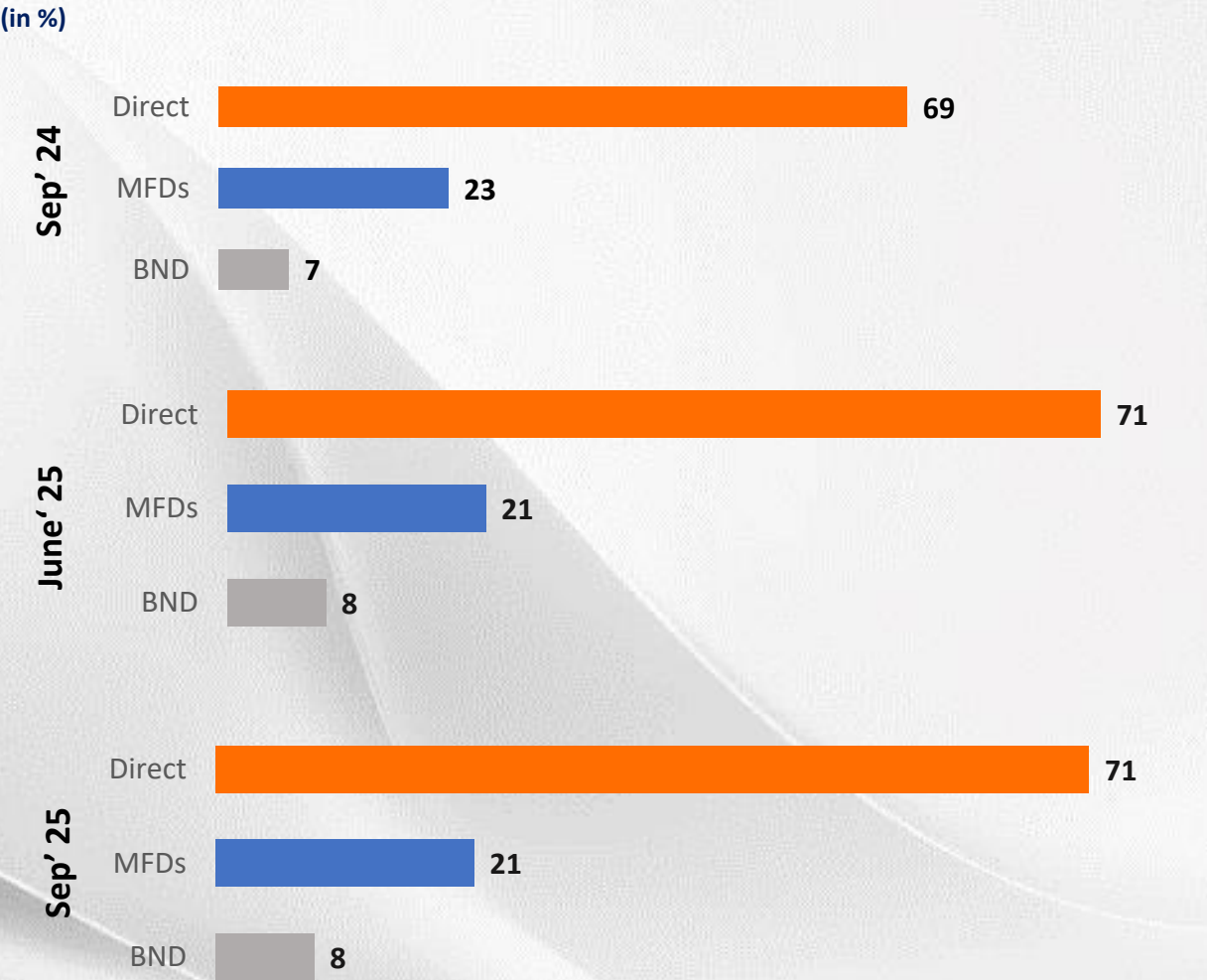
As of 30th September 2025.

[^]including subsidiaries.

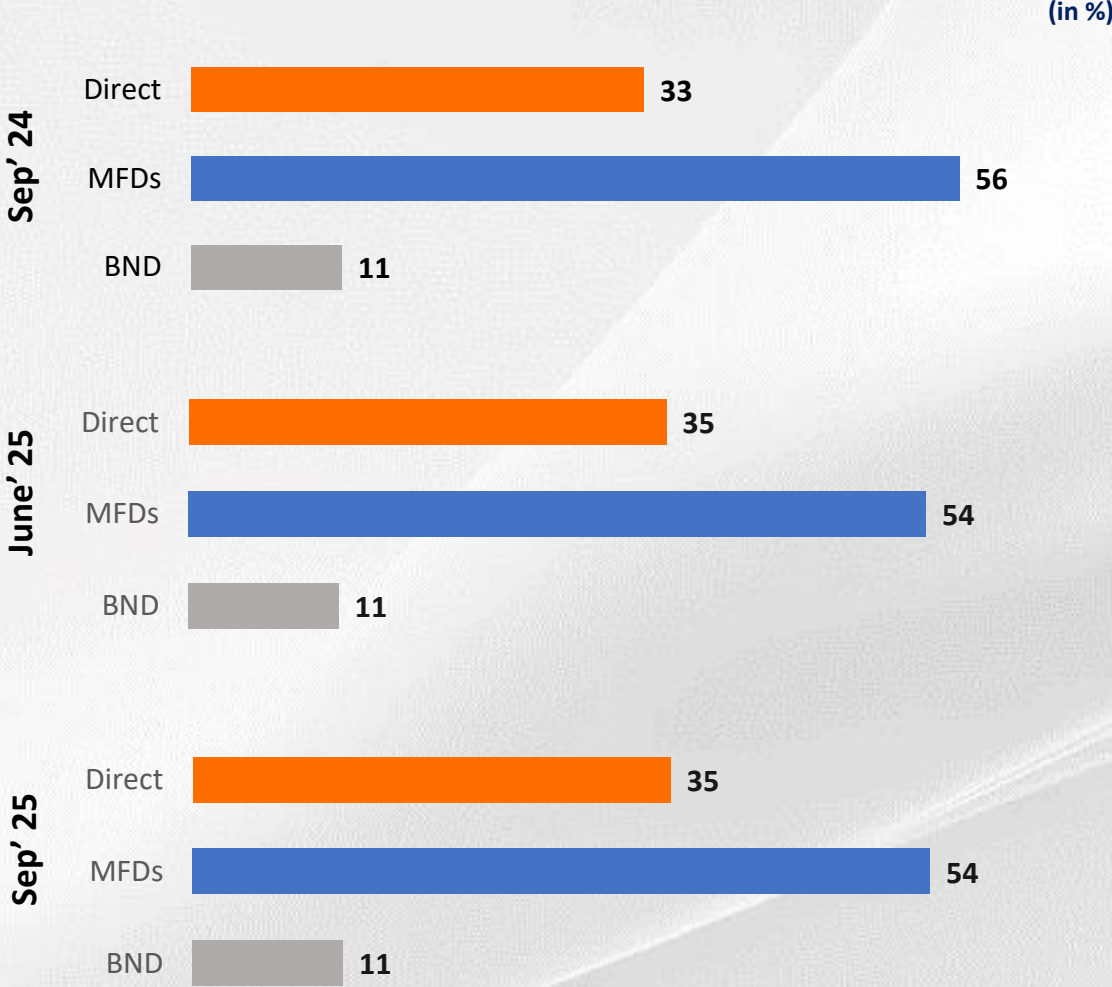
*Total Employees are 1,566 - includes 1,397 UTI MF employees and 169 employees of our subsidiaries.

This map is a generalized illustration only for the ease of the reader to understand the locations, and it is not intended to be used for reference purposes. The representation of political boundaries and the names of geographical features/states do not necessarily reflect the actual position. The Company or any of its directors, officers or employees, cannot be held responsible for any misuse or misinterpretation of any information or design thereof. The Company does not warrant or represent any kind of connection to its accuracy or completeness

Total QAAUM

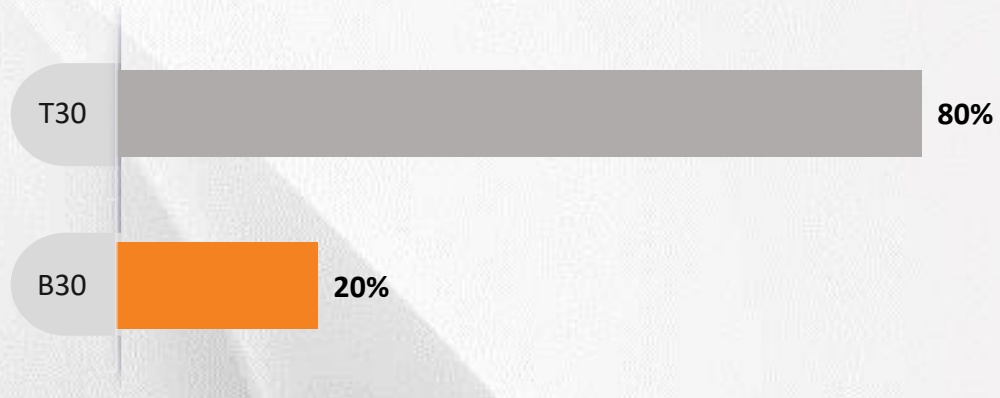


Equity + Hybrid QAAUM

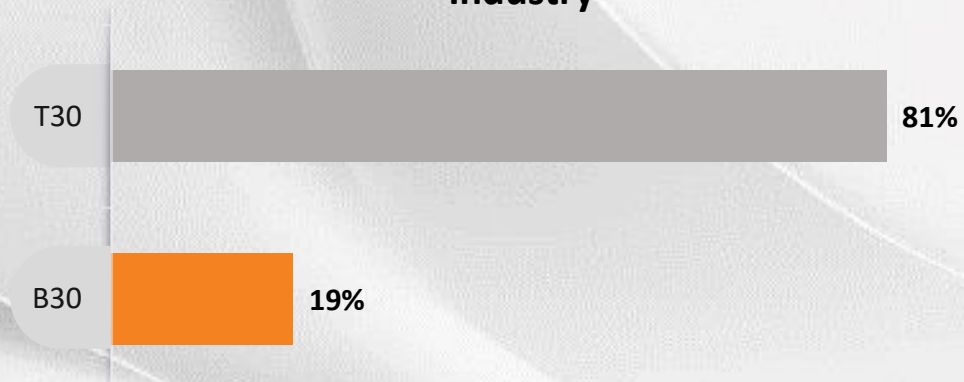


Monthly AAUM - September 2025

UTI Mutual Fund



Industry



Network of 255 branches with 205 branches located in B30 cities as of 30th September 2025



Our established presence in B30 cities has enabled us to attract new clients, and positions us to capitalize on future growth in those underpenetrated cities



Our broad client base also provides us with several opportunities, including cross-selling different funds



Our size and distribution network, particularly in B30 cities, provides us with economies of scale, particularly in distribution, marketing, and back-office activities



B30 AUM aids our overall margins as these are stickier in nature and offer comparatively higher margins

Consolidated Statement of Profit & Loss

(₹ crore)

Particulars (In cr.)	Q2 FY26	Q2 FY25	YoY (%)	Q1 FY26	QoQ (%)	H1 FY26	H1 FY25	YoY (%)
Total Revenue from Operations	419	538	(22%)	547	(23%)	965	1068	(10%)
Other Income	2	2	-	2	-	4	6	(33%)
Total Income	421	540	(22%)	549	(23%)	969	1074	(10%)
Fee & Commission Expenses	1	1	-	1	-	2	1	100%
Employee Benefit Expense ¹	159	115	38%	129	23%	288	229	26%
Depreciation & Amortization Expenses	12	11	9%	13	(8%)	24	23	4%
Other Expense	82	74	11%	77	6%	158	138	14%
Finance Cost	3	3	-	3	-	7	6	17%
Total Expenses	257	204	26%	223	15%	479	397	21%
Profit Before Tax (PBT)	164	336	(51%)	326	(50%)	490	677	(28%)
PAT for the Owners of the Company	113	239	(53%)	237	(52%)	350	493	(29%)
Core Profit After Tax²	107	133	(20%)	122	(12%)	228	248	(8%)
PAT Margins	27%	44%		43%		36%	46%	
Total Revenue from Operations	Q2 FY26	Q2 FY25	YoY (%)	Q1 FY26	QoQ (%)	H1 FY26	H1 FY25	YoY (%)
Sale of Services	390	373	5%	379	3%	769	710	8%
Net Gain on fair value changes	14	152	(91%)	153	(91%)	167	332	(50%)
Interest & Dividend Income ³	11	9	22%	11	-	22	19	16%
Rental Income	4	4	-	4	-	7	7	-
Total Revenue from Operations	419	538	(22%)	547	(23%)	965	1068	(10%)

1. Employee Benefit Expense includes one time impact of ₹ 25 crore due to revision in Family Pension as part of the VRS settlement.

2. Core PAT for Q2 FY26 & H1 FY26 is lower by ₹ 25 Crore due to the above reason. Adjusted for this, the normalise Core PAT would be ₹ 127 Crore in Q2 FY26 and ₹ 248 Crore in H1 FY26.

3. Dividend of ₹ 44 Crore from UTI PFL gets eliminated at consolidation level.

Standalone Statement of Profit & Loss

(₹ crore)

Particulars (In cr.)	Q2 FY26	Q2 FY25	YoY (%)	Q1 FY26	QoQ (%)	H1 FY26	H1 FY25	YoY (%)
Total Revenue from Operations	390	417	(6%)	437	(11%)	827	803	3%
Other Income	1	1	-	1	-	2	5	(60%)
Total Income	391	418	(6%)	438	(11%)	829	808	3%
Fee & Commission Expenses	4	4	-	4	-	8	7	14%
Employee benefit Expense ¹	135	95	42%	101	34%	236	187	26%
Depreciation & Amortization Expenses	11	10	10%	11	-	22	20	10%
Other Expense	44	37	19%	35	26%	79	71	11%
Finance Cost	3	3	-	3	-	6	6	-
Total Expenses	197	149	32%	154	28%	351	291	21%
Profit Before Tax (PBT)	194	269	(28%)	284	(32%)	478	517	(8%)
Profit After Tax (PAT)	166	201	(17%)	216	(23%)	382	387	(1%)
Core Profit After Tax ²	104	116	(11%)	118	(11%)	221	214	3%
PAT Margins	42%	48%		49%		46%	48%	

Particulars (In cr.)	Q2 FY26	Q2 FY25	YoY (%)	Q1 FY26	QoQ (%)	H1 FY26	H1 FY25	YoY (%)
Total Revenue from Operations	390	417	(6%)	437	(11%)	827	803	3%
Sale of Services	319	304	5%	309	3%	628	577	9%
Net Gain on fair value changes	15	100	(85%)	116	(87%)	131	202	(35%)
Interest & Dividend Income ³	52	9	478%	8	550%	60	17	253%
Rental Income	4	4	-	4	-	8	7	14%

1. Employee Benefit Expense includes one time impact of ₹ 25 crore due to revision in Family Pension as part of the VRS settlement.

2. Core PAT for Q2 FY26 & H1 FY26 is lower by ₹ 25 crore due to the above reason. Adjusted for this, the normalise Core PAT would be ₹ 123 crore in Q2 FY26 (up 7% YoY, 4% QoQ) and ₹ 240 crore in H1 FY26 reflecting a growth of 13% YoY.

3. Dividend Income includes ₹ 44 Crore of Dividend received from UTI PFL.

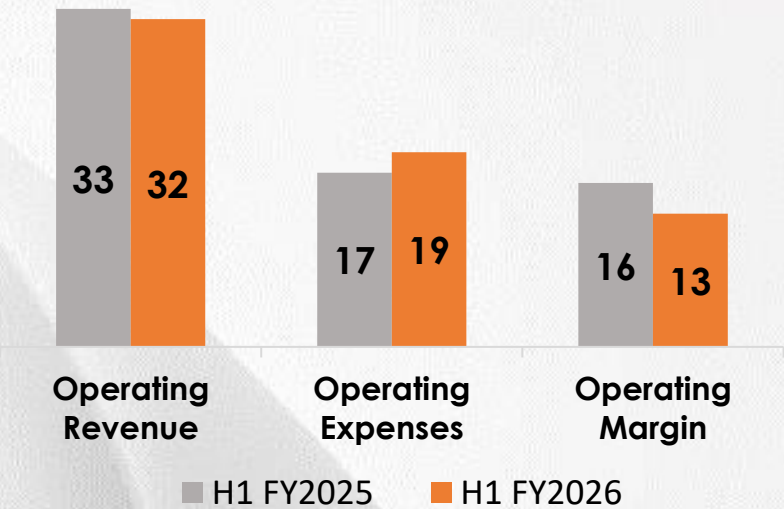
Details of Consolidated Sale of Services

(₹ crore)

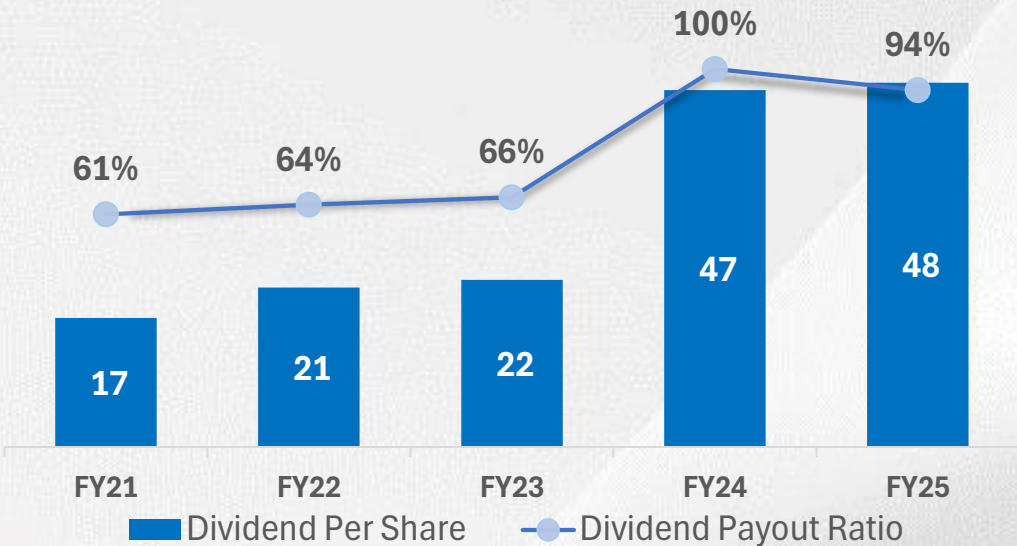
Particulars (In cr.)	Q2 FY26	Q2 FY25	YoY (%)	H1 FY26	H1 FY25	YoY (%)
MF Fees	311	298	4%	614	562	9%
PMS Fees	7	7	-	14	15	(7%)
SUUTI Support Service Fees	-	(1)	(100%)	-	-	-
Sale of Services - UTI AMC Standalone	318	304	5%	628	577	9%
UTI International	34	38	(11%)	67	73	(8%)
UTI PFL	38	34	12%	75	66	14%
UTI Alternatives	5	3	67%	10	7	43%
Elimination	(5)	(6)	(17%)	(11)	(13)	(15%)
Sale of Services - UTI AMC Consolidated	390	373	5%	769	710	8%

Particulars	Consolidated			Standalone		
	Q2 FY26	FY25	% (+/-)	Q2 FY26	FY25	% (+/-)
Assets:						
Financial Assets	4,966	5,173	(4%)	3,531	3,711	(5%)
Non-Financial Assets	469	485	(3%)	451	468	(4%)
Total Assets	5,435	5,658	(4%)	3,982	4,179	(5%)
Liabilities & Equity:						
Financial Liabilities	273	334	(18%)	208	243	(14%)
Non-financial Liabilities	233	164	42%	225	150	50%
Equity	4,929	5,160	(4%)	3,549	3,786	(6%)
Total Liabilities & Equity	5,435	5,658	(4%)	3,982	4,179	(5%)

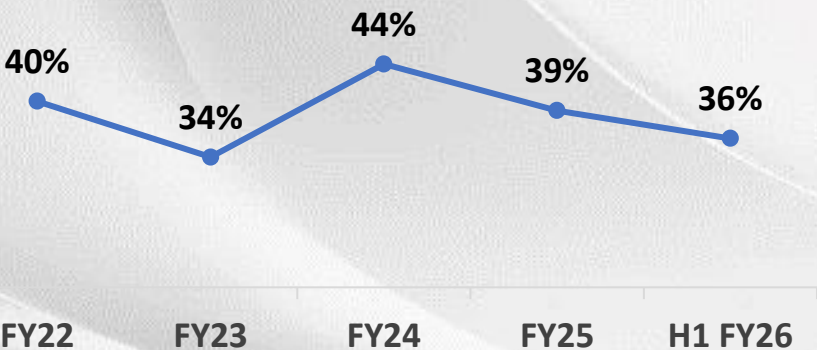
Operating Margin (bps)



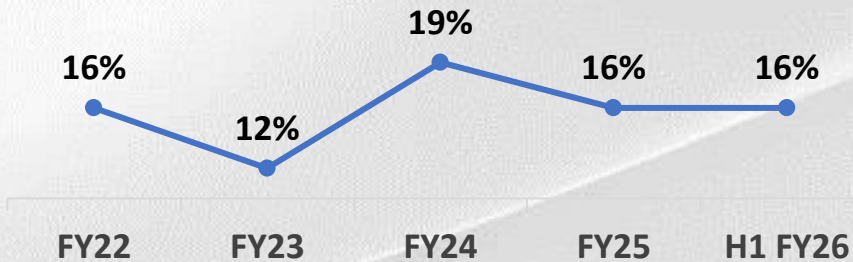
Dividend Payout Trend



Consolidated PAT Margin (%)

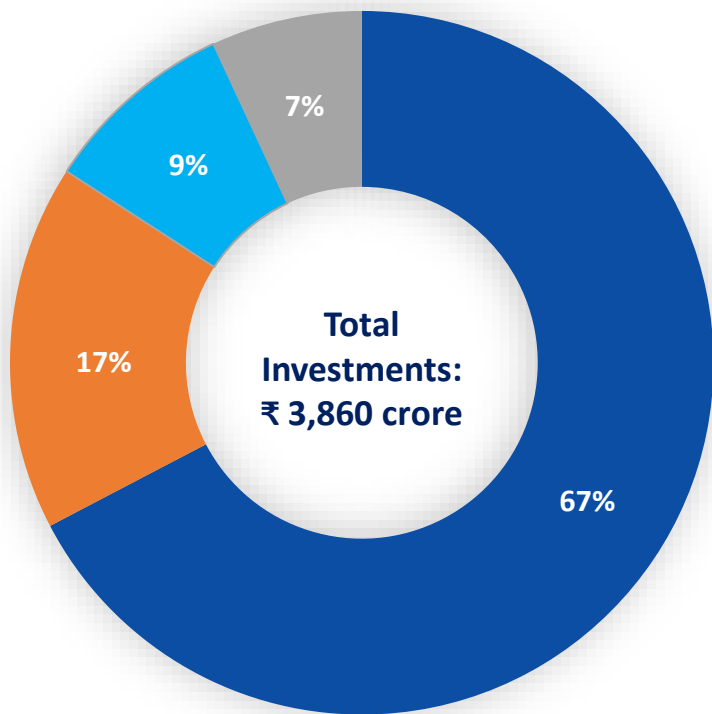


Consolidated Return on Equity (%)



Quarterly operating figures have been annualized.
H1 FY26 figures have been annualized.

Breakdown of Total Investment



■ Mutual Funds

■ Offshore Funds

■ Venture funds, Other equity

■ G-Sec & Bonds

As on 30th September 2025

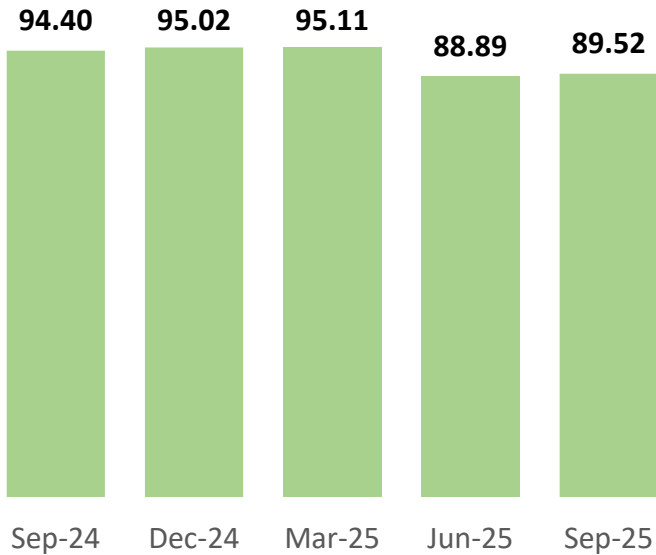
(₹ crore)

Investment in UTI MF Schemes	2,624
Equity [#]	402
Hybrid	446
Liquid, Debt & Arbitrage	1,776
Offshore Funds	642
Equity	456
Debt / Hybrid	186
Venture Funds, Other Equity etc.	330
G-Sec & Bonds	264
TOTAL	3,860

- Total Consolidated Investment as per the Balance Sheet as on 30.09.2025 is ₹ 4,414 crore, including the investments in SDOF II & III
- Above consolidated investment of ₹ 3,860 crore is the treasury investment of UTI Group after eliminating the consolidation effect of SDOF II & III

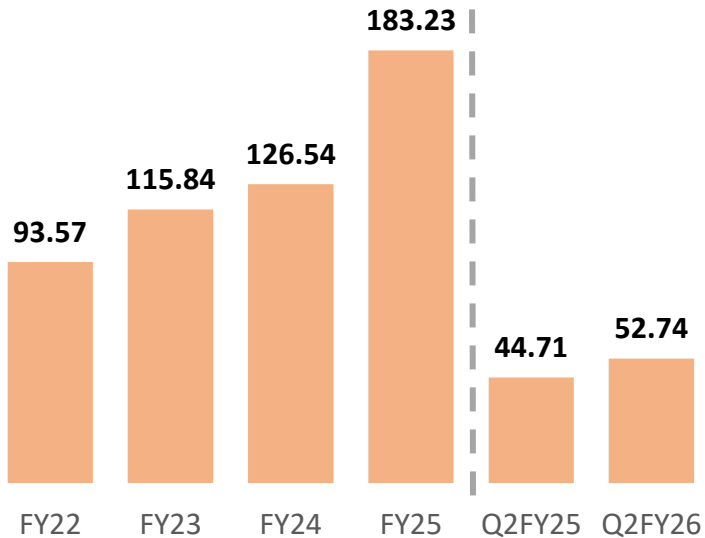
Growing Online Transactions reflect Acceptance of Digital

Quarterly Online Gross Sales
(as % of Total Gross Sales)



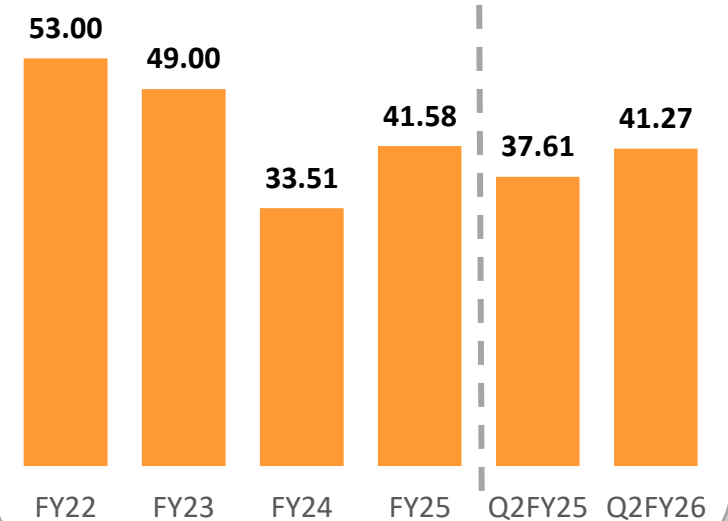
Leveraging on Salesforce Marketing Automation & Personalization capabilities to capitalize on **cross selling and upselling opportunities** has helped in growth in Online Gross Sales

Number of Digital Purchase Transactions (in Lakhs)



22% Growth In Number of **Digital SIP Transactions** in **Q2 FY26** as compared to Q2 FY25
Strong focus on growing SIP book Digitally

Sales through Digital Platforms
(as a % of Equity & Hybrid MF Gross Sales)



41.27% of Total Gross Sales of Equity & Hybrid Funds were mobilized through **Digital Platforms** in Q2 FY26

Investor Services Key Indicators for the Quarter



Contact Center

2.67 lakh
Total Call Volume
Outbound

- **50% inbound Calls served via Self service IVR** for Valuation, NAV, SOA, Branch Locator, etc.
- **Inbound Calls** for product and sales Support
- **Outbound Calls** for Leads, Call-back request, reminders etc.

0.48 lakh
Total Call Volume
Inbound

8 seconds
Average Speed of
Answer

- **Chat with Live Agent** for Assistance via WhatsApp & Website
- **Chatbot and WhatsApp** for Conversational Enquiry, Investing & Servicing

0.06 lakh
Live Chats
offered



Investor Services

09
Total Complaints Received

1.36 crore
Folios

Low Complaints Ratio
against Folios at 0.0001



Digital Transactions (own assets)

52.71%
Digital Transactions done
post E-KYC are SIP
Instalments

₹ 28.31 crore
Digital Transaction
Amount capitalized post
Digital KYC

9,565
Digital KYC Compliant
PANs created



Non-Commercial Transactions

96.84%
Non-Commercial
Transactions processed in
the same day

82.75%
Non-Commercial
Transactions processed in
60 Minutes

UTI International Ltd. – Spreading our Wings

Assets Under Management of ₹ **23,647 cr** (USD 2.66 bn) as of 30th September 2025

5 Office locations with **32 staff members**

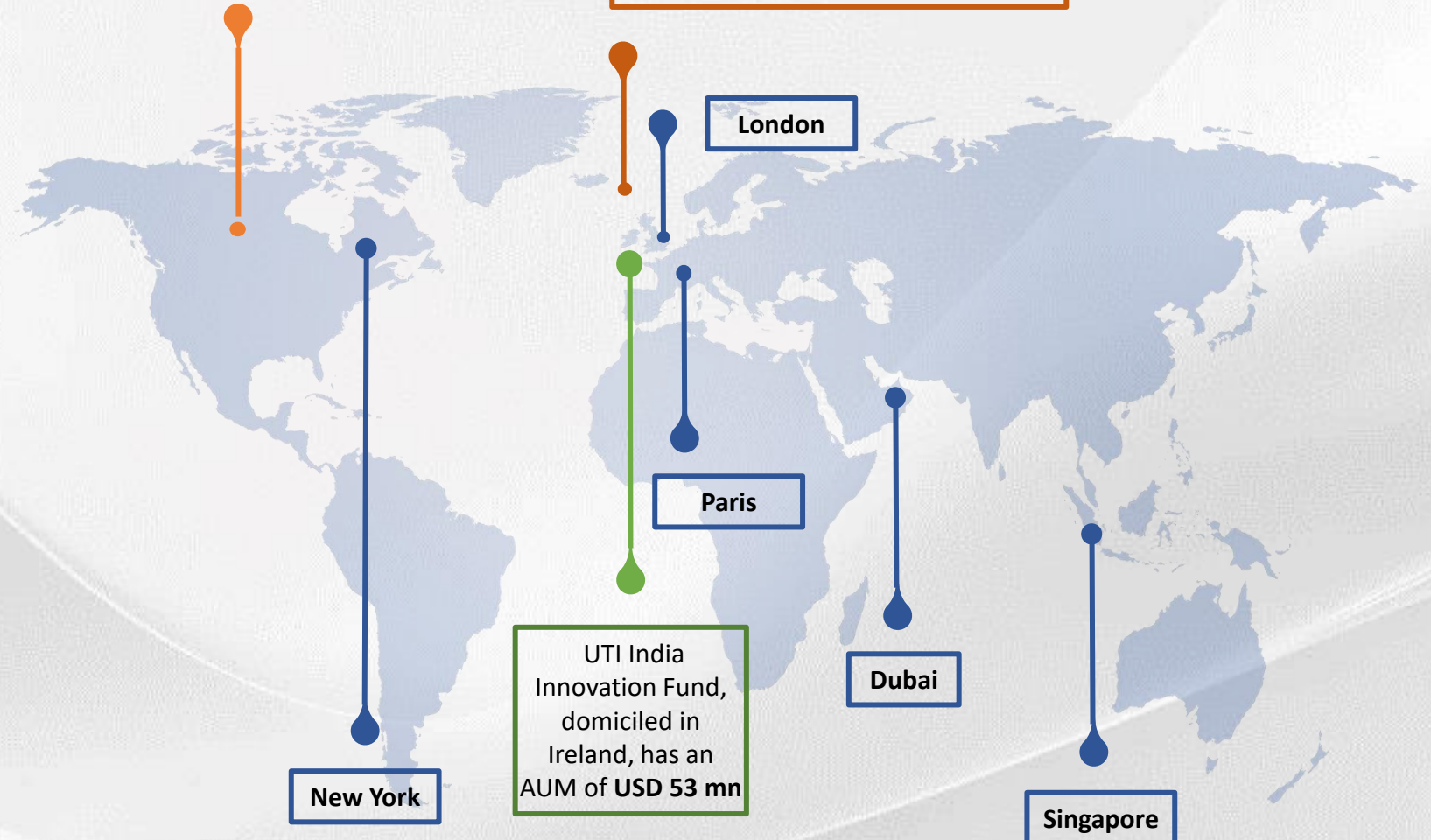
Clients spread across **30+ countries** with **top 5 being Japan, Bahrain, Singapore, Switzerland, France** and are primarily Institutions – **Private Banks, Insurance and Asset Managers**

Regulated by **Monetary Authority of Singapore, DIFC in Dubai, ACPR in France and FCA, UK**

Office Locations

Received registration from the **Securities Exchange Commission (SEC), USA** and have initiated operations for the US business via a subsidiary of UTI International Ltd

Our **Indian Equity fund (IDEF)** domiciled in Ireland, with an AUM of **USD 874 mn** is being widely recognized and recommended



PFRDA Licensed for managing **Pension Funds** and carrying out **PoP Operations**

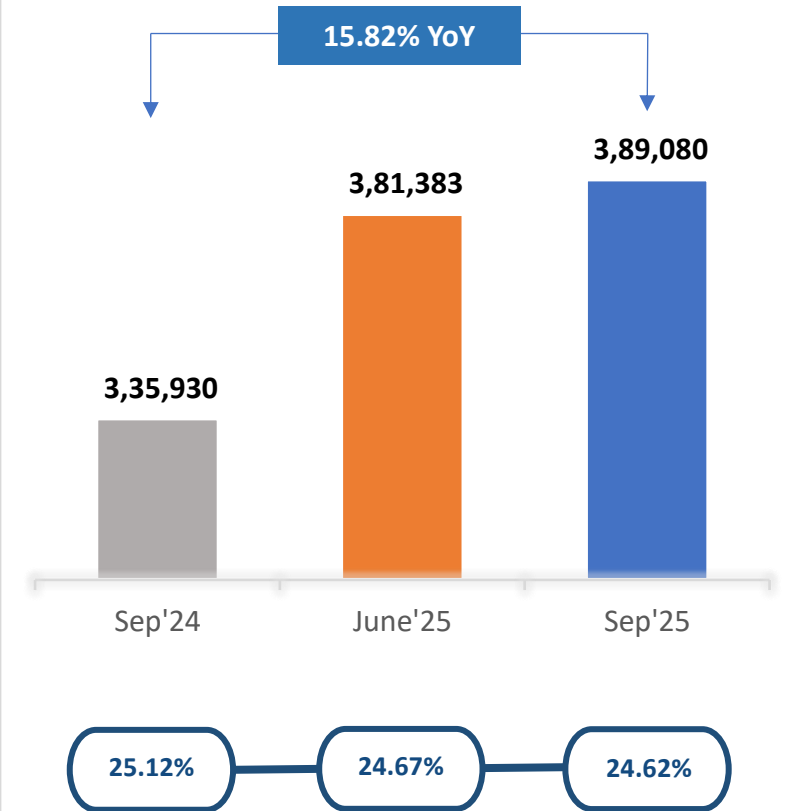
Manages **24.62%** of the **NPS Industry AUM** as on 30th September 2025

100% Subsidiary of UTI AMC Ltd

Managing **Government and non-Government NPS corpus**

Augmenting Pension Business

UTI PFL, Growth and Market Share



(₹ crore)

Source: Internal.

100% subsidiary of UTI AMC Ltd, mandated to manage and grow the private capital investment business

Track record of several profitable exits. Strong governance framework and best in class partners

Structure Debt Opportunities Fund IV (SDOF IV) launched in Aug'25

UTI Alternatives is also committed to **Responsible Investing**. UTI SDOF II & III have a well-defined ESG policy and strategy

FUND OF FUNDS IN IFSC GIFT CITY

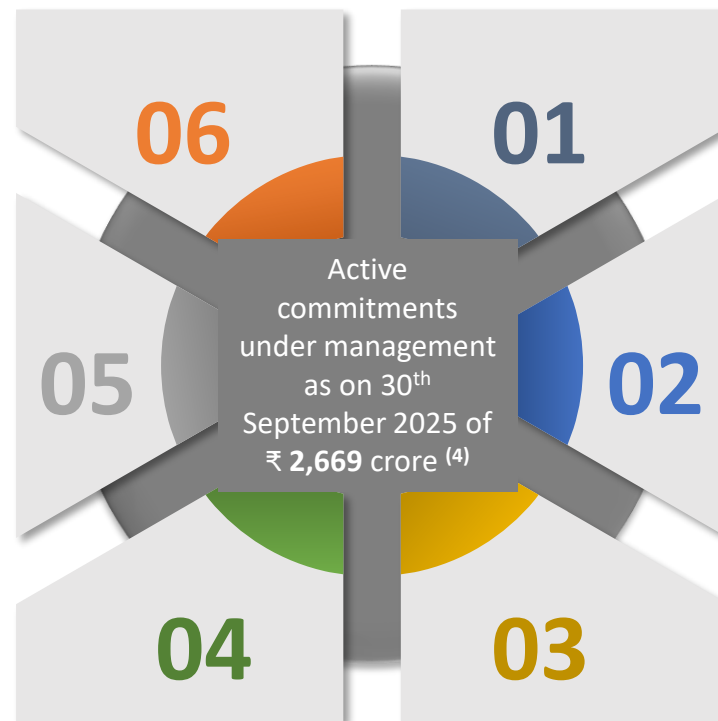
- 3 funds approved by IFSC under UAPL branch office's FME approval
- Gross commitments of **USD 200 mn⁽³⁾**

MULTI STRATEGY

- Investing across a diverse range of credit and structured equity opportunities
- Investing from Multi Opportunities Fund I (MOF) with gross commitments of ₹ **1,598 crore⁽¹⁾**

CO-INVESTMENT PORTFOLIO MANAGEMENT SERVICES

- Investors who hold units of any of the AIF schemes managed by UAPL are eligible for co-investments along with schemes of AIFs managed by UAPL
- cPMS active AUM of ₹ **162 crore⁽²⁾**



PERFORMING CREDIT (ACTIVELY MANAGED)

- Investing in high yield NCDs across sectors and situations
- Usually hold to maturity and majority to sole subscriber of NCDs
- SDOF series was started in 2017, currently in 3rd series with 4th series launched in Aug'25
- Gross Commitments in SDOF series of ₹ **1,828 crore⁽¹⁾** with active commitment of ₹ **755 crore**
- SDOF I was exited in FY25

REAL ESTATE CREDIT

- Invest primarily in NCDs backed by late stage real estate projects
- Investment from Real Estate Opportunities Fund I (ROF) with gross Commitments of ₹ **164 crore⁽¹⁾**

DISTRESS CREDIT

- Special situation investments including Distress or asset backed investing in NCDs
- Investing from Asset Reconstruction Opportunities Fund I (AROF) with gross commitment of ₹ **130 crore⁽¹⁾**

Data as of 30th September 2025.

(1) Gross commitments since inception includes 25 cr from UTI AMC which is capped at 5% for AROF I; (2) Amount outstanding; (3) IFSC AUM is further invested/to be invested in AIFs managed by UAPL; (4) Active commitment includes COF I of INR 21 cr; Excludes active commitment in CPM of INR 162 cr

Other Subsidiaries - Financial Highlights

(₹ crore)

Particulars	UTI International Ltd		UTI Pension Fund Ltd		UTI Alternatives Pvt. Ltd		UTI HART Financial And Investment Services Ltd	
	H1 FY26	H1 FY25	H1 FY26	H1 FY25	H1 FY26	H1 FY25	H1 FY26	H1 FY25
AUM	23,647	29,814	3,89,080	3,35,930	2,669	2,856	--	--
Sale of Service	67.1	72.5	75.1	65.8	9.7	7.1	--	--
Investment & Other Income	(2.7)	80.7	7.7	7.5	2.3	4.0	0.32	(0.20)
Total Income	64.4	153.2	82.8	73.3	12	11.1	0.32	(0.20)
Employee Benefit Expenses	34.1	30.7	10.6	6.3	7.3	5.5	--	--
Admin & Other Expenses	48.8	45.8	35.2	27.7	4.6	3.3	0.04	0.04
Total Expenses	82.9	76.5	45.8	34.0	11.9	8.8	0.04	0.04
Profit Before Tax	(18.5)	76.7	37	39.3	0.1	2.3	0.28	(0.24)
Profit After Tax	(18.4)	76.5	28.1	29.1	0.08	1.8	0.20	(0.16)



About the Company

VISION

To be The **MOST
PREFERRED**
Asset Manager

MISSION



The Most Trusted Brand,
admired by all stakeholders



Asset Manager with a
Diverse Suite of Products & Global Presence



Enable our
Customers to Achieve Their Financial Goals



Employer of First Choice



A Socially Responsible Organization, known for Best
Corporate Governance

Performance-Driven Organisation with a Purpose



**Drive Common
Organisation
Goals,
Beyond
Individual
Goals**



**Take Collective
Ownership and
Individual
Accountability to
reach a
Collective
Purpose**



**Respect and Support
Each Other**



**Encourage
Meritocracy**



**Encourage Open
Discussion
and Debate**



**Pursue Innovation
and Take
Calibrated Risks**

Our Continuous Endeavour is to

Build and Retain Highly Competent and Motivated Investment Team across Asset Classes



Further Build our Distribution Capabilities and Strengthen Existing Relationship with our Partners



Enhance our standing as a Leader in Pension and AIF Business



Embed ESG Principles across the firm to be Admirable Stewards of Client/Shareholder Capital



Build Excellent Investment Systems and Processes



Execute Key Operations and Technology Driven Initiatives to improve Efficiency, Security and Agility



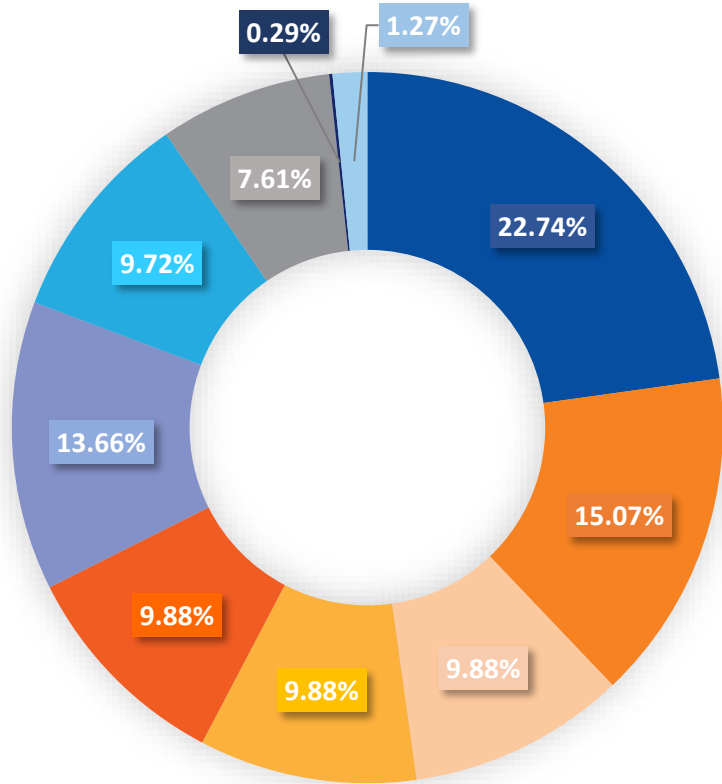
Augment our International Presence



Achieve investment performance for our investors



Returns for our shareholders in the long term



Mutual Funds

Retail Shareholders

Foreign Portfolio Investors

Alternate Investment Funds

Others



UTI AMC has no identifiable promoters



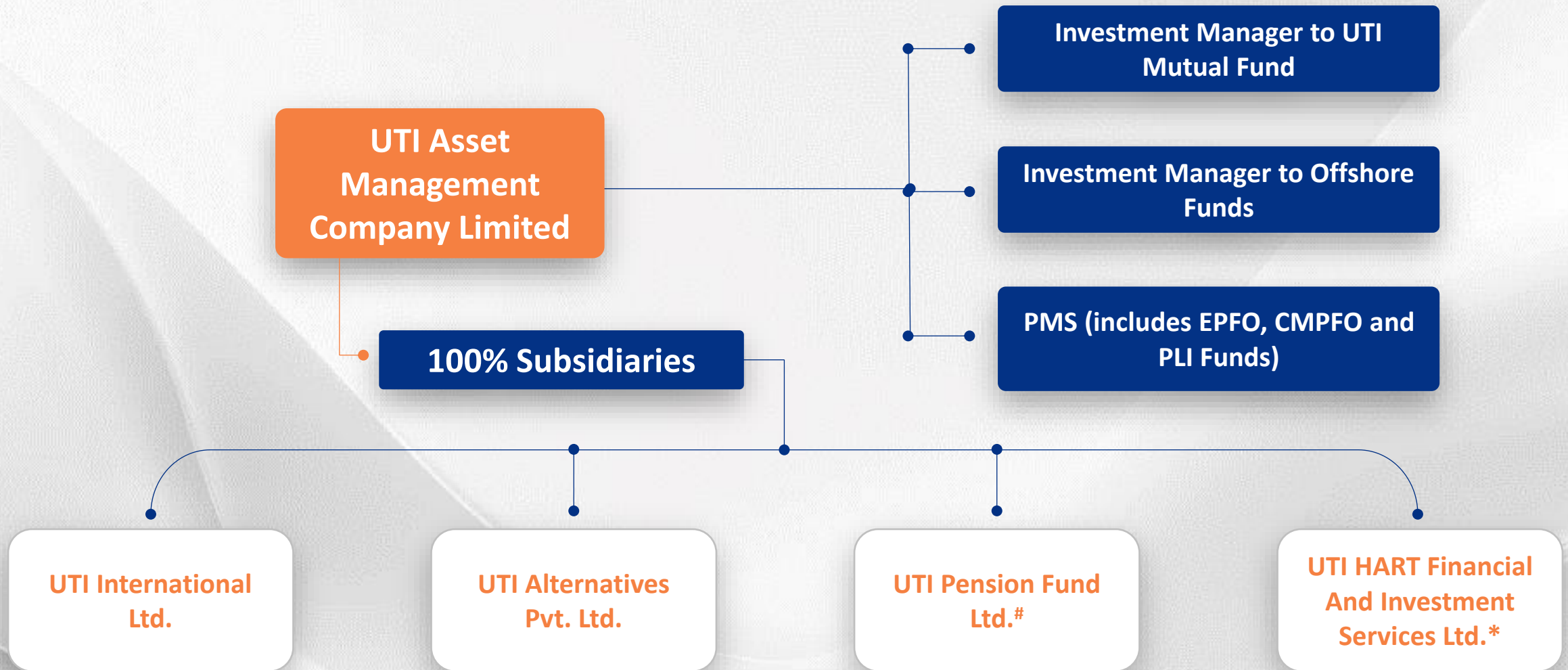
State Bank of India, Bank of Baroda and Life Insurance Corporation of India hold 9.88% share capital each;



T. Rowe Price International Ltd. – a global investment management firm is the largest shareholder;



Punjab National Bank, which has no other Mutual Fund, has 15.07% holding.







Research

- Equity
- Debt
- Macro Research



Fund Management

- CIO
- Head (Equity)
- Head (Fixed Income)
- Fund Managers



Execution

- Equity Dealers
- Debt Dealers
- Money Market Dealers
- Primary Market Dealers



Fund Accounting

- Accounting Valuation & Net Asset Value (NAV)
- Corporate Action Follow-up & Recovery

Risk and Compliance

- Regular Compliance Check
- Dedicated Risk Management Team

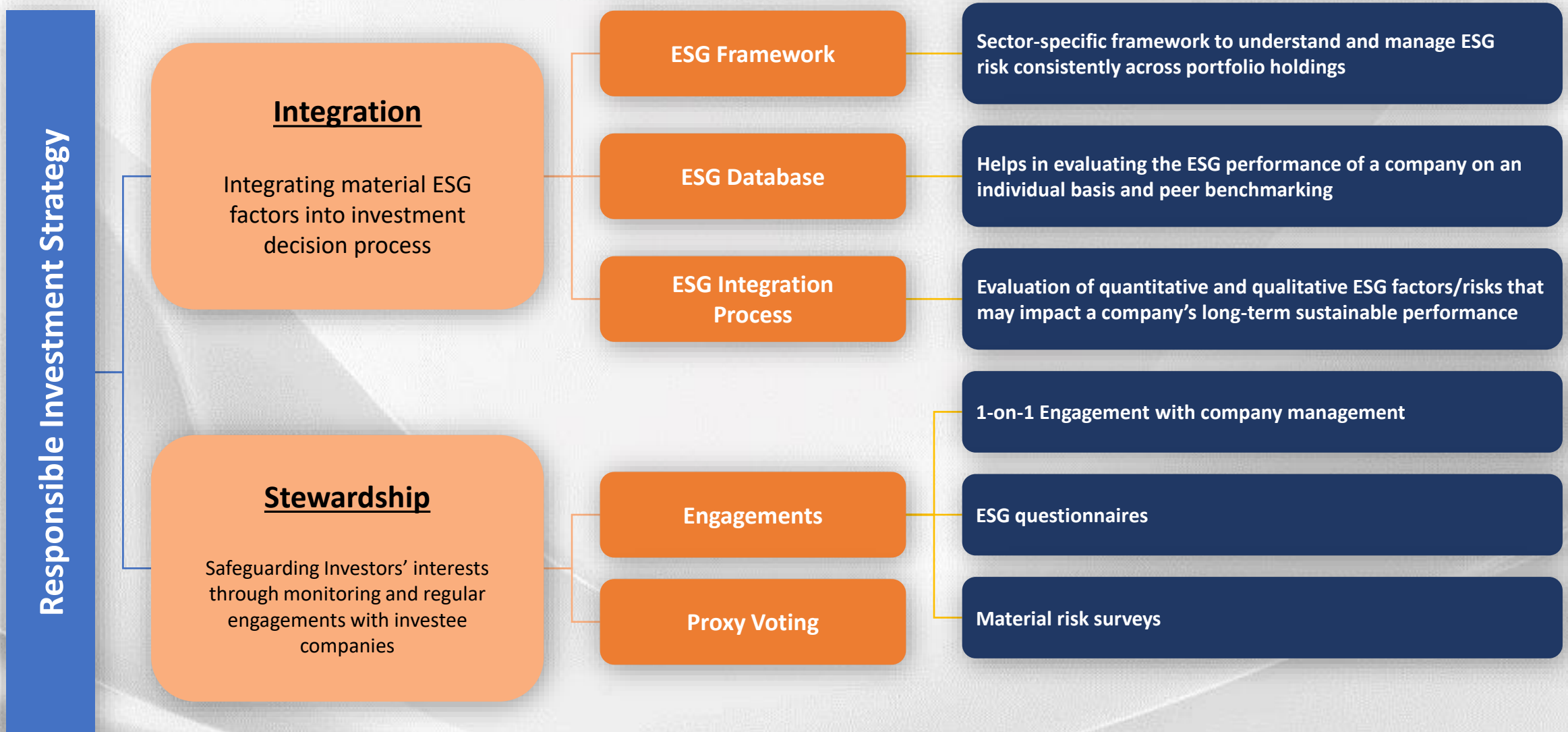


- Internal & External Audit Team



Proprietary Investment Management Processes





24x7 Digital Channels



- Access at your convenience **anytime anywhere, with** Mobile App & Website- **Improved UI/UX and seamless transactional journeys**
- Revamped **website utimf.com** for exploring, investing, enquiry and servicing. Website is PWA enabled, and SEO optimized
- **Conversational** investing, enquiry & assistance through chatbot UNO & WhatsApp interface
- Tech enabled, secured and 2FA compliant digital channels
- Added new features such as real-time OTM registration, real-time SIP activation, SIP restart, SIP life cycle management, insta service for investment and services

Assisted Journeys integrated



- Customer service for product & investment enquiry- **inbound & outbound** support
- **Revamped contact centre operations** – new dialer & updated processes. ASA of 5 secs for inbound channel
- **'Live chat with agent'** service for investors through chatbot & WhatsApp
- **Call-back to customers** for on-demand assistance & for failed transactions - website, app, chatbot, WhatsApp
- **Insta invest** - for one click digital investment via UTI financial centres & contact centre

Building Community



- Active engagement on multiple touch points across social media channels
- Growing social media follower base and engagement via multiple multimedia campaigns
- **Content distribution across channels** - infographics, blog post, videos, eBooks, GIF, surveys chatbot, FAQs etc
- **Market insight** - UTI MF knowledge series based on virtual events
- **Awareness & consideration** led paid marketing campaigns on search, display, OTT, video, news platforms for existing & prospective audience

Simplifying Life



- **Real-time one time mandate** – for enabling one-click investment
- **Multi-scheme investing** – create and invest in up to 4 schemes in-a-go with one click investment
- **Revamped digital KYC** - paperless and contactless KYC process riding on Aadhar & DigiLocker
- **Quick services** via SMS or Missed Call – portfolio valuation enquiry, request call back, SOA enquiry etc
- **'Quick pay'** feature launched for instant payment via pre-filled investment links for missed SIPs, failed transactions
- **Instant call-back** for failed SIP and lumpsum transactions & **abandoned cart** feature launched for drop-off transactions, to re-start journey

Partner Enablement



- **Paperless & digital empanelment** of MFDs
- **Revamped UTI Buddy** - office-on-the-go app and web interface for MFDs. Improved UI/UX and transactional journeys and straight through capabilities
- **Initiate & track transactions** for investors to reduce sales cycle. Track AUM, folio and market updates
- **Embedded investing** - API integrations with partners and aggregators
- **WhatsApp channel** for distributors. Communication on WhatsApp also enabled as preferred channel
- **UTI insta pay** - Insta brokerage module for commission payments on the fly

Personalized and Contextual Journey



- Implemented Salesforce marketing automation tool and data cloud for offering **personalization @scale across touch points**
 - **Offering segmented, targeted & personalized communication** via email, SMS, banners & push notifications etc
 - Consistency in customer experience with **personalized touch** across platforms via preferred channels
 - Segmented and targeted campaigns for cross-sell based on data analytics
- **Re-targeting campaigns** for activating existing investors and prospects
- WhatsApp communication for targeted Investors



Riding on Best-in-Class Technology and Partner Ecosystem

Front Office

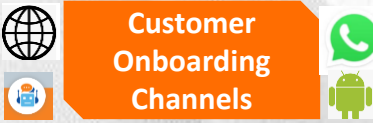
(Revenue generating & Customer facing)



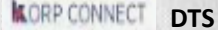
Brand Message



Investment Management



Customer Onboarding Channels





Digital Enablers





Customer Servicing





Transaction Processing







Middle Office

(Risk & Compliance)

Risk & Compliance



Back Office

(Accounting, Technology, HR, Finance)

Research & Fund Management



Human Resource



Accounting & Operations



Robotic Process Automation



Registrar & Transfer Agent



Information Technology



Cybersecurity

Data



- Re-imagined Digitized Ecosystem and Offerings for **Direct-to-Customer** Segment
- Digitized **Ecosystem for Partners** for Increased Distribution Outreach
- **Data First organization** riding on Analytics and Personalization at Scale
- **Automating customer service** via Tech Driven Solutions
- **Digitizing UFCs** riding on Technology led Innovative Solutions
- **Remote/Distributed Operating Model** for Investor and Partner Support
- **Digitized & Automated** Operational Processes riding on Automation Tools
- **Superior Customer Engagement** via personalized communication at all touch points

ESG Strategy

- ESG Policies
- Double Materiality Assessment
- ESG Risk Analysis

ESG Ratings

- Crisil ESG rating: Low risk, 64.1 (1st August 2025)
- SES ESG rating: Grade A (Low Risk), 80.4 (20th March 2025)
- Sustainalytics rating: Medium risk, 24.7 (10th July 2025)

Responsible Investment

- Signatory to UNPRI
- Signatory to Climate Action 100+
- ESG scores of investee companies
 - SES ESG - domestic
 - Sustainalytics - offshore

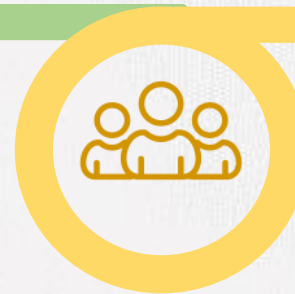


**ISO/IEC 27001:2022
Certification obtained in
September 2025**



ENVIRONMENTAL

- Maintained paperless systems and smart e-approvals through the 'UTI e-Way' platform
- 100% renewable energy usage at the corporate tower, renewable energy transition at 12 branch offices (UFCs)
- Use sensor-based faucets, replaced all CFLs with LEDs, and use environment-friendly R-134A refrigerant in the air-conditioning systems at our corporate office
- Compost 100% of our wet waste and recycle 100% of paper and plastic waste at the corporate office



SOCIAL

- Comprehensive employee training on Ethics, Whistleblowing, AML, Cybersecurity, Prevention of Harassment, and ESG.
- Workforce gender diversity at 26% female representation
- Mandatory annual Diversity, Equity & Inclusion (DEI) training focused on unconscious bias
- Strengthened employee volunteering through 'UTI Cares,' focusing on social and environmental initiatives
- Continued CSR focus on education, health care and rural development

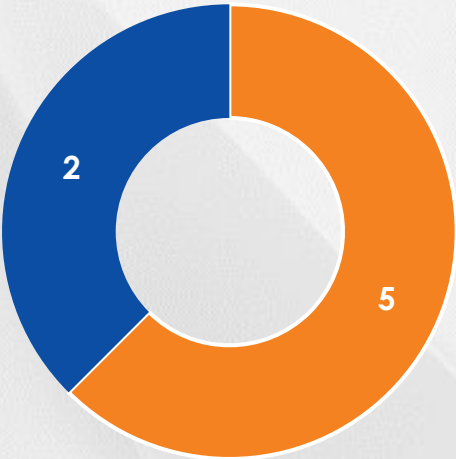


GOVERNANCE

- Responsible Investment: As a signatory to UNPRI, we have scored 4/5 stars under Policy Governance & Strategy, Direct Listed Equity – Active Fundamental, and Confidence building measures. Scored 3/5 stars under Direct Listed Equity – Passive Equity, Fixed Income – Corporate. We need to improve on Fixed Income – Sovereign module
- Robust Risk Management Framework with regular monitoring of enterprise risks and mitigation progress.
- Enhanced cyber risk management through upgraded systems (CART, ASM, BAS, Cloud, and web monitoring).

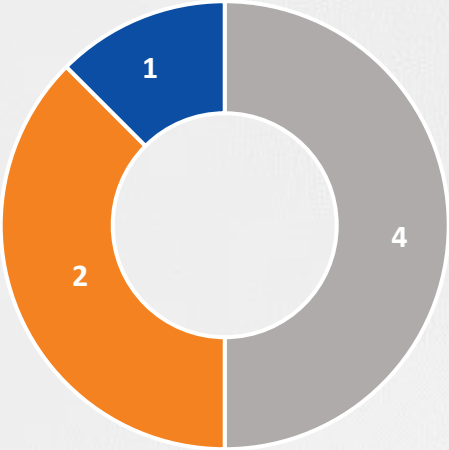
UTI AMC is a **professionally managed company**

Geographical Representation



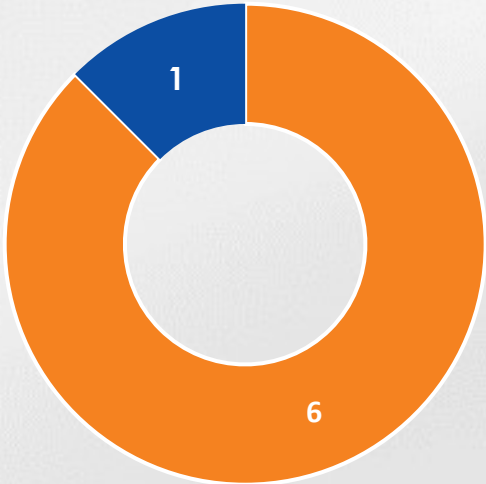
Domestic Overseas

Board Composition



Independent Directors
Non-Executive Non-Independent Directors
Managing Director

Women Directors Representation



Women Director



Mr. Dinesh Kumar Mehrotra

Non-Executive Chairman & Independent Director

Mr. Dinesh Kumar Mehrotra is a Non-Executive Chairman & Independent Director of the Company. He has previously served as the Chairman and the Managing Director of LIC. He has also served as the Executive Director of International Operations at LIC. He holds a B.Sc. (Honours) degree from the University of Patna. His appointment as an Independent Director of the Company was approved by the shareholders at the Annual General Meeting held on 23rd August 2017.



Mr. Flemming Madsen

Non-Executive Nominee Director

Mr. Flemming Madsen is a Non-Executive Nominee Director of the Company. He was the Head of Global Financial Intermediaries at T. Rowe Price. He was a Vice President of T. Rowe Price Group, Inc., T. Rowe Price International Ltd and member of the EMEA Distribution Executive Committee. He has been associated with T. Rowe Price for 23 years. He has more than three decades of experience in the financial industry which includes Capital Markets Transactions, Investment Banking and Asset Management. His appointment as a Non-Executive Nominee Director of the Company was approved by the shareholders at the 19th Annual General Meeting held on 25th July 2022.



Mr. Narasimhan Seshadri

Independent Director

Mr. Narasimhan Seshadri is an Independent Director of the Company. He has four decades of experience in the banking industry, having served two major public sector banks viz. Canara Bank and Bank of India. Prior to joining the Company, he was a Director on the Board of NPCI and a whole-time executive director on the Board of Bank of India. He holds a Master's Degree in Commerce from the Bangalore University, Masters in Divya Prabandam M.A. (DP) from SASTRA University and Masters in Banking and Finance (MBA Banking and Finance) from IGNOU. He is a Certified Associate of the Indian Institute of Bankers. His appointment as an Independent Director of the Company was approved by the shareholders at the Annual General Meeting held on 23rd August 2017.



Mr. Deepak Kumar Chatterjee
Independent Director

Mr. Deepak Kumar Chatterjee is an Independent Director of the Company. Prior to joining the Company, he was associated with SBI Funds Management Private Limited as the Managing Director and Chief Executive Officer and SBI Capital Markets Limited as an Executive Vice President. He was also associated with IIFCL Projects Limited as its Chief Executive Officer and IIFCL Asset Management Company Limited as a Director. He holds a B.Sc. (Honours) degree in Physics from the University of Delhi, M.Sc. degree in Agricultural Physics from the Indian Agricultural Research Institute, New Delhi and an MBA from the University of Delhi. He is also a Certified Associate of the Indian Institute of Bankers. His appointment as an Independent Director of the Company was approved by the shareholders at the Annual General Meeting held on 25th September 2018.



Ms. Jayashree Vaidhyanathan
Independent Director

Ms. Jayashree Vaidhyanathan is an Independent Director of the Company. She currently serves as a co-founder and CEO of BCT Digital, a technology company specialising in AI and Predictive Analytics. Prior to BCT, she was associated with Scope International Private Limited as Head of Technology and Strategy and served as a partner with Accenture Services Private Limited. She has also served as an Independent Director in Altran, a US \$3.2 bn Global Engineering and Innovation consulting firm and Mahindra Sanyo Steel. She holds a B.E. degree in Computer Science Engineering from the University of Madras and an MBA from Cornell University. She is also a Chartered Financial Analyst from the Association for Investment Management and Research. Her re-appointment as an Independent Director of the Company was approved by the shareholders through Postal Ballot on 16th January 2025.



Mr. Santosh Kumar
Non-Executive Nominee Director

Mr. Santosh Kumar is a Non-Executive Nominee Director of the Company. He is currently working as the General Manager – Treasury Division at Punjab National Bank. He holds a B.A.(Hons), LL.B. and CAIIB. He has more than two decades of experience and carries a rich and diverse banking exposure mainly in areas of Treasury, International Banking, and as business unit head in the field. He also carries experience of working in Administrative offices like Circle Office and Head Office of the Bank. He is having hands on professional knowledge and experience in Forex and Integrated Treasury functions. He is well versed in areas such as: Dealing in Foreign Currency and Precious Metals, Derivatives, Correspondent Banking, Trade Finance, Remittances, Non-Resident accounts, Nostro / Vostro A/c. His appointment as Nominee Director of the Company was approved by the shareholders through Postal Ballot on 14th December 2024.



Mr. Imtaiyazur Rahman
Managing Director & CEO

Mr. Imtaiyazur Rahman is the Managing Director & Chief Executive Officer of the Company. He has more than three decades of experience in management, business leadership, leading change and forming strategic alliances. He joined the UTI Group in 1998 as part of UTI Investor Services Ltd. and joined UTI AMC Ltd. in 2003. He was also the CFO of the Company from 2005. In his role as Group President & Chief Finance Officer, he headed the functions of Finance, Accounts, Taxation, Information Technology, Board related matters, Offshore funds, Alternate Investments and Portfolio Management Services. He is a Science graduate and Fellow member of Institute of Cost Accountants of India; and Institute of Company Secretaries of India. He holds a Certified Public Accountancy degree (USA); has attended GAMP from Indian School of Business & Kellogg School of Management and has also completed the Leadership programme - "Leading for Results" from INSEAD (France). He has been awarded ESG Competent Board's Global Certification and Designation. He has also been conferred an Honorary doctorate degree, D.Litt, by the ITM University, Raipur. He has successfully completed programmes on "Making Corporate Boards more Effective", "Compensation Committees-New Challenges, New Solutions" and "Audit Committees in a New Era of Governance" from the Harvard Business School. Mr. Rahman is on the Board of UTI International (Singapore), UTI Alternatives Pvt. Ltd., UTI Pension Fund Ltd. and UTI Hart Financial and Investment Services Ltd. Mr. Rahman was a Director on the Board of IndianOil Adani Ventures Ltd. He is a Member on the Board of Governors of National Institute of Securities Market (NISM), established by SEBI; and CII National Committee on Financial Markets - 2024-25. He was the Chairperson for the FICCI Task Force on ESG; CII Financial Sector Development Council; and Banking & Finance Committee of IMC Chamber of Commerce & Industry. He was on the Board of Association of Mutual Funds in India (AMFI) and is presently a permanent invitee to the AMFI Board Meetings.



Mr. Suhail Nathani

Mr. Suhail Nathani is an Independent Director of UTI Trustee Company Private Limited. He holds an MA in Law from the University of Cambridge and an LLM from Duke University. He is the Co-Founder and Partner of the 'Economic Laws Practice'. Mr. Nathani is widely recognised as a leading lawyer in India. Twenty-five years ago, he co-founded Economic Laws Practice which today is recognised as one of India's pre-eminent law firms. Today the firm has eight offices spread throughout India. Mr. Nathani has successfully represented India in WTO disputes before the Panel and Appellate Body in Geneva and has been counsel to the Competition Commission of India (CCI), and Securities Exchange Board of India (SEBI). He sits on the Board - as an Independent Director - of listed companies in India and overseas. He also serves on the Board of some of India's leading not-for-profit entities involved in youth development, skilling, health and the habitat. Mr. Nathani has been recognized amongst the top 30 International Trade practitioners in the world by the Best of the Best Expert Guides. He has also been ranked by the Chambers Asia-Pacific for his expertise in Competition/Antitrust, Corporate M&A and International Trade and has been recommended as a Leading Lawyer by The Legal 500 Asia-Pacific for the past ten years. Additionally, he has been recognised for his expertise in the Who's Who Legal Trade & Customs, has been featured as a "Thought Leader – Trade & Customs" in Who's Who Legal and has also been identified as a Leading Lawyer by Asialaw Leading Lawyers. Mr. Nathani has also featured as a Market Leading Lawyer in IFLR1000 (Financial & Corporate) and in the India Business Law Journal's A List as India's Top 100 Lawyers. Apart from India, he is also admitted to the State Bar of New York.



Ms. Mukeeta Jhaveri

Ms. Mukeeta Jhaveri is an Independent Director of UTI Trustee Company Private Limited. She has completed B.A. in Economics & Political Science and B.Sc. in Finance from New York University. She has worked at DSP Financial Consultants, (now Bank of America Merrill Lynch), Mumbai as Head of Equity Sales and Vice President Capital Markets. She has considerable experience in the areas of merchant banking, capital market, equity sales and portfolio management. Having served on the board of Raymond Limited, she currently serves on the board of Taurus Trading Pvt Ltd, St. Jude India Childcare Centres and Loch Research private Limited as a Director.



Mr. Venkatraman Srinivasan

Mr. Venkataraman Srinivasan is an Independent Director of UTI Trustee Company Private Limited and a Chartered Accountant by profession. He is engaged in Audit & Assurance practice and Direct Tax & Corporate Advisory Services since 1984, specialising in Statutory Audits of Banks, Mutual Funds and Financial Companies, Public Sector Companies, and advisory in the areas of Direct Tax, Company Law, Competition Law, the Foreign Exchange Management Act and Securities and Exchange Board of India matters. He has a work experience of over 36 years. He was a special invitee on the Accounting Standards Board of the Institute of Chartered Accountants of India (ICAI) for FY 2020-21 and was a special invitee on the Ind AS Transition Facilitation Group Committee of the ICAI for FY 2019-20. He has been Co-opted as a Member of the Expert Advisory Committee of the ICAI for FY 2021-22. He has also participated in the case study based governance programme on “Audit Committees in this New Era of Governance” at the Harvard Business School.



Mr. Shiva Kumar

Mr. Shiva Kumar is an Independent Director of UTI Trustee Company Private Limited. He was Dy. Managing Director at State Bank of India and Managing Director of State Bank of Bikaner & Jaipur. He was also President of ECL Finance Ltd (Edelweiss Group). He has participated in international corporate governance programmes of Harvard Business School (Making Corporate Boards More Effective) and Organisation for Economic Co-operation and Development (OECD) (Corporate Governance of State-owned Enterprises). He has degree in B.A.(Hons). He has also participated in various leadership programmes conducted by eminent institutions such as Indian School of Business, Duke Corporate Education, and IIM, Ahmedabad.

The tenure of Mr. Shiva Kumar (DIN: 06590343), Independent Director has ended on 22nd AGM held on 30th September, 2025.



Thank You

REGISTERED OFFICE:

UTI Tower, 'Gn' Block, Bandra Kurla Complex,
Bandra (E), Mumbai - 400051.
Phone: 022 – 66786666.

UTI Asset Management Company Limited
(Investment Manager for UTI Mutual Fund)

E-mail: corpcomm@uti.co.in

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

UTI Asset Management Company Limited

UTI Asset Management Company Limited announced its Q2 & H1 FY2025-26 Financial and Business Performance today.

Mr. Imtaiyazur Rahman, Managing Director & Chief Executive Officer, UTI AMC, said: *“The mutual fund industry continues to witness broad-based growth as more Indians turn to mutual funds fulfil their financial aspirations. At UTI AMC, we remain committed to driving this transformation by creating innovative offerings, strengthening our digital reach, and empowering investors across the country to participate in the wealth creation journey.*

A massive opportunity lies ahead in B30 cities, where we are already seeing encouraging participation from investors. In line with our long-term strategy, we are deepening our presence in Tier 2 and Tier 3 markets, building stronger connections, and enabling wider access to investment solutions. The announcement of SEBI to provide incentive for distribution of mutual fund products to first-time women investors is a very encouraging initiative. Our endeavour is to combine the trust we have earned over decades with forward-looking initiatives that make investing simpler, more accessible, and more impactful for every Indian.”

Q2 FY2025-26 Financial Highlights**Standalone**

- The Core income (Sale of Services) amounted to ₹319 crore, up by 5% YoY and 3% QoQ.
- The Core profit after tax for the Q2 FY25-26 is ₹104 crore which includes the impact of family pension revision, Adjusted for this, the normalised Standalone Core PAT for the quarter is ₹124 Crore up 7% YoY and 5% QoQ.
- The Profit after Tax stood at ₹166 crore for the second quarter of FY25-26 and normalized PAT is ₹186 crore.

Consolidated

- The Core income (Sale of Services) amounted to ₹390 crore, up by 5% YoY and 3% QoQ.
- The Core profit after tax for Q2 FY25-26 is ₹107 crore and the normalized Core PAT is ₹127 crore down by 5% YoY and up 4% QoQ.
- The Profit after Tax stood at ₹113 crore for the second quarter of FY25-26 while normalized PAT stood at ₹133 crore.

H1 FY2025-26 Financial Highlights**Standalone**

- The Core income (Sale of Services) amounted to ₹628, up by 9% YoY.
- The Core profit after tax for the H1 FY25-26 is ₹221 crore while normalized Core PAT is ₹241, up by 13% YoY.
- The Profit after Tax stood at ₹382 crore for the first half of FY25-26, normalized PAT is ₹402 crore.

Consolidated

- The Core income (Sale of Services) amounted to ₹769, up by 8% YoY.
- The Core profit after tax for the H1 FY25-26 is ₹228 crore, while normalized Core PAT is ₹248 crore up by 1% YoY.
- The Profit after Tax stood at ₹350 crore for the first half of FY25-26, normalized PAT is ₹370 crore.

Business Highlights for Q2 FY2025-26

- The total group AUM for UTI Asset Management Company stood at ₹ 22,41,837 crore.
- As on 30th September 2025, UTI MF's quarterly average assets under management (QAAUM) was ₹3,78,413 crore.
- Equity Assets (Active + Passive) contributed 69% to UTI MF's total average AUM.
- The ratio of equity oriented QAAUM and non-equity oriented QAAUM was 69:31 vis-à-vis industry ratio of 60:40.
- Total live folios stood at 1.36 crore as on 30th September 2025.
- UTI AMC has geographical presence in 698 districts in India.
- Gross Inflow mobilized through SIP for the quarter ended 30th September 2025, stood at ₹2,338 crore.
- SIP AUM as of quarter end stood at ₹42,267 crore, an increase of 5.98% as compared to 30th September 2024.
- Digital purchase transactions rose to 52.74 lakh, an increase of 17.97% as against quarter ended 30th September 2024.

About UTI Asset Management Company Limited

UTI Asset Management Company Limited (UTI AMC) is Investment Manager to UTI Mutual Fund. It is incorporated under the Companies Act, 1956 and was approved to act as an Asset Management Company for UTI Mutual Fund by SEBI on 14th January 2003. UTI AMC is registered as Portfolio Manager with SEBI and through its subsidiary it acts as Fund manager for AIF, among others. It also has a countrywide network of branches along with a diversified distribution network.

Mumbai
18th October 2025

Registered Office: UTI Tower, 'Gn' Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051.
Phone: 022-66786666.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

For media queries, please contact:

Isha Srivastava @ isha.srivastava@uti.co.in